

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Richard L. Ward

Case No.: 1-18-01052HWV

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Freedom Mortgage
Court Claim Number:	002
Last Four of Loan Number:	7389
Property Address if applicable:	431 West Market St

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$4,485.09
b.	Prepetition arrearages paid by the trustee:	\$4,485.09
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$4,485.09

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 31,2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Richard L. Ward

Debtor(s)

Case No.: 1-18-01052HWV

Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on January 31, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Nicholas G. Platt, Esq
Mooney Law
230 York St
Hanover PA 17331

Served by First Class Mail

Freedom Mortgage Corp
10500 Kincaid Dr
Fishers IN 46037-9764

Richard L. Ward
431 West Market St
Williamstown PA 17098

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 31, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-01052 RICHARD L. WARD

FREEDOM MORTGAGE CORPORATION
10500 KINCAID DRIVE
CASH PROCESSING
FISHERS, IN 46037-

Sequence: 24
Modify:
Filed Date:
Hold Code:

Acct No: 431 W Market St - PRE-ARRE/

ARREARS - 431 WEST MARKET STREET

Amt Sched:	\$121,238.99	Debt:	\$4,485.09	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$4,485.09	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FREEDOM MORTGAGE CORPORATION							
520-0	FREEDOM MORTGAGE CORPORATIC		10/18/2022	2017801	\$156.64	\$0.00	\$156.64	10/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		09/13/2022	2016769	\$274.68	\$0.00	\$274.68	09/30/2022
520-0	FREEDOM MORTGAGE CORPORATIC		08/17/2022	2015719	\$274.68	\$0.00	\$274.68	09/08/2022
520-0	FREEDOM MORTGAGE CORPORATIC		07/13/2022	2014672	\$255.64	\$0.00	\$255.64	08/10/2022
520-0	FREEDOM MORTGAGE CORPORATIC		06/14/2022	2013705	\$255.64	\$0.00	\$255.64	07/14/2022
520-0	FREEDOM MORTGAGE CORPORATIC		05/17/2022	2012655	\$255.64	\$0.00	\$255.64	05/26/2022
520-0	FREEDOM MORTGAGE CORPORATIC		04/12/2022	2011593	\$255.64	\$0.00	\$255.64	04/28/2022
520-0	FREEDOM MORTGAGE CORPORATIC		03/16/2022	2010578	\$255.64	\$0.00	\$255.64	04/06/2022
520-0	FREEDOM MORTGAGE CORPORATIC		02/16/2022	2009599	\$255.64	\$0.00	\$255.64	03/15/2022
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2022	2008605	\$15.85	\$0.00	\$15.85	02/09/2022
520-0	FREEDOM MORTGAGE CORPORATIC		11/16/2021	2006567	\$59.29	\$0.00	\$59.29	11/24/2021
520-0	FREEDOM MORTGAGE CORPORATIC		10/14/2021	2005525	\$61.05	\$0.00	\$61.05	10/29/2021
520-0	FREEDOM MORTGAGE CORPORATIC		08/18/2021	2003464	\$61.05	\$0.00	\$61.05	08/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		07/14/2021	2002425	\$61.04	\$0.00	\$61.04	08/02/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FREEDOM MORTGAGE CORPORATIC		06/16/2021	2001448	\$61.05	\$0.00	\$61.05	06/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		05/18/2021	2000433	\$61.04	\$0.00	\$61.04	05/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		04/15/2021	1229060	\$59.10	\$0.00	\$59.10	04/27/2021
520-0	FREEDOM MORTGAGE CORPORATIC		03/17/2021	1228037	\$59.10	\$0.00	\$59.10	03/30/2021
520-0	FREEDOM MORTGAGE CORPORATIC		02/17/2021	1227029	\$59.09	\$0.00	\$59.09	02/24/2021
520-0	FREEDOM MORTGAGE CORPORATIC		01/19/2021	1226005	\$59.10	\$0.00	\$59.10	02/02/2021
520-0	FREEDOM MORTGAGE CORPORATIC		12/10/2020	1224218	\$118.19	\$0.00	\$118.19	12/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		10/15/2020	1222468	\$59.10	\$0.00	\$59.10	10/23/2020
520-0	FREEDOM MORTGAGE CORPORATIC		09/17/2020	1221427	\$58.45	\$0.00	\$58.45	09/25/2020
520-0	FREEDOM MORTGAGE CORPORATIC		08/12/2020	1220384	\$119.85	\$0.00	\$119.85	08/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		04/14/2020	1216243	\$91.26	\$0.00	\$91.26	04/29/2020
520-0	FREEDOM MORTGAGE CORPORATIC		03/12/2020	1214948	\$94.61	\$0.00	\$94.61	03/26/2020
520-0	FREEDOM MORTGAGE CORPORATIC		02/13/2020	1213644	\$94.61	\$0.00	\$94.61	02/21/2020
520-0	FREEDOM MORTGAGE CORPORATIC		01/16/2020	1212276	\$94.61	\$0.00	\$94.61	01/27/2020
520-0	FREEDOM MORTGAGE CORPORATIC		12/12/2019	1210897	\$189.21	\$0.00	\$189.21	12/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		10/10/2019	1208516	\$94.61	\$0.00	\$94.61	10/17/2019
520-0	FREEDOM MORTGAGE CORPORATIC		09/26/2019	1207213	\$193.27	\$0.00	\$193.27	10/02/2019
520-0	FREEDOM MORTGAGE CORPORATIC		07/11/2019	1204416	\$188.81	\$0.00	\$188.81	07/19/2019
520-0	FREEDOM MORTGAGE CORPORATIC		06/06/2019	1203042	\$94.40	\$0.00	\$94.40	06/14/2019
520-0	FREEDOM MORTGAGE CORPORATIC		04/11/2019	1200383	\$137.51	\$0.00	\$137.51	04/19/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
				Sub-totals:	\$4,485.09	\$0.00	\$4,485.09	
				Grand Total:	\$4,485.09	\$0.00		